## Case 19-14880-CMG Doc 6 Filed 03/14/19 Entered 03/15/19 00:38:52 Desc Imaged

		Certificate of Notice	Page 1 of 5		
Information to id	entify the case:		. ago 2 o. o		
Debtor 1:	Florence Hirschfeld		Social Security number or ITIN: XXX-	xxx-xx-5997	
	First Name Middle Name I	Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name I	Last Name	Social Security number or ITIN:	-	
United States Bank	ruptcy Court: District of New J	lersey	Date case filed for chapter:	13	3/11/19
Case number:	19-14880-CMG				

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Florence Hirschfeld	About Bestol 2.
2.	All other names used in the last 8 years	aka Susan Hirschfeld	
3.	Address	121 Yellowbank Rd Toms River, NJ 08753-3155	
4.	<b>Debtor's attorney</b> Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732–341–3800
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.">www.pacer.gov.</a> (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 3/12/19

For more information, see page 2

Debtor Florence Hirschfeld Case number 19–14880–CMG

#### Meeting of creditors April 18, 2019 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Trenton, 1 AAA joint case, both spouses must Drive, Suite 101, Robbinsville, NJ 08691 The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 6/17/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 5/20/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: Deadline to object to exemptions: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

## Case 19-14880-CMG Doc 6 Filed 03/14/19 Entered 03/15/19 00:38:52 Desc Imaged

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re: Florence Hirschfeld Debtor Case No. 19-14880-CMG Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Mar 12, 2019 Form ID: 309I Total Noticed: 114

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 14, 2019.
                                        Florence Hirschfeld, 121 Yellowbank Rd, Toms River, NJ 08753-3155
Account Control Technology, PO Box 9006, Renton, WA 98057-9006
Account Resolution Services, PO Box 459079, City of Sunrise, FL 33345-9079
Anil K. Gupta, MD PA, 780 Route 37 W Ste 220, Toms River, NJ 08755-5059
Assetcare, Inc., 5100 Peachtree Industrial Blvd, Norcross, GA 30071-5721
BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
db
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                                   BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
Bey Lea Village Nrsg-Rehab Ctr, 515 Fairmont Ave, Dallas, TX 75201
Brielle Orthopedics, PA, 457 Jack Martin Blvd, Brick, NJ 08724-7776
++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner Co, PO Box 55848, Sherman Oaks, CA 91413-0848)
CF Medical, LLC, PO Box 23369, Waco, TX 76702-3369
COMCAST, 505 N Main St, Manahawkin, NJ 08050-3021
+CareOne at Wall, 2621 Highway 138, Wall, NJ 07719-9660
+Cascade Receivables Management, PO Box 320006, Birmingham, AL 35232-0006
+Citibank N.A., 111 Wall St, New York, NY 10005-3581
Coastal Neurosurgery, P.A., 9 Hospital Dr, Toms River, NJ 08755-6425
Commonwealth Financial, 245 Main St, Scranton, PA 18519-1641
Community Medical Center St Barnabas, PO Box 820, Newark, NJ 07101-0820
Credence Resource Management, LLC, PO Box 2210, Southgate, MI 48195-4210
Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513
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                                      Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-83 Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513

+Deborah Heart & Lung Center, 200 Trenton Rd, Browns Mills, NJ 08015-1764

Dermone Dermatology, PO Box 4103, Belfast, ME 04915-4100

Diagnostic Labratory Services, 520 E 22nd St, Lombard, IL 60148-6110

Diversified Adjustment Service, PO Box 32145, Fridley, MN 55432-0145

Dr. Arora MD, 321 N Warren St, Trenton, NJ 08618-4741
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                                        Dr. Owusu Boahen, 1 Plainsboro Rd, Plainsboro, NJ 08536-1913
Dr. Panneeerselvam, 2138 Mendon Rd Ste 102, Cumberland, RI 02864-3832
518074813
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                                        Dr. Thomas Graf, 3 Penn Plz E # PP-12M, Newark, NJ 07105-2258
Ear Nose Throat & Facial Plastic Surgery, PC, 723 Fitzwatertown Rd,
518074815
518074816
                                          Willow Grove, PA 19090-1337
                                         Emergency Physicians of South Jersey, 90 Brick Rd, Marlton, NJ 08053-2177
518074817
                                        Ernest Ginalis, MD, 279 3rd Ave Ste 407, Long Branch, NJ 07740-6218
Everbank, 7105 Corporate Dr, Plano, TX 75024-4100
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                                        Gem Recovery Systems, PO Box 85, Emerson, NJ 07630-0085
Govardhana Yannam MD, 478 Brick Blvd, Brick, NJ 08723-6077
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                                        HCFS Healthcare Financial, LLC, AKron Billing Center, 3585 Ridge Park Dr,
                                          Akron, OH 44333-8203
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                                        HRRG, PO Box 8486, Coral Springs, FL 33075-8486
                                        Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
Horizon Blue Cross Blue Shield of NJ, PO Box 820, Newark, NJ 07101-0820
518074823
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                                      +Isabel Guerrero MD, 25 Mule Rd Ste B-1, Toms River, NJ 08755-5037
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                                      +Isabel Guerrero MD, 25 Mule Rd Ste B-I, Toms Kiver, No 00/55-503/
+Jersey Shore University Medica, 1945 Route 33, Neptune, NJ 07753-4859
Jing Yang, 628 N Butrick St, Waukegan, IL 60085-3742
KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
Louis Zinterhofer, 279 3rd Ave Ste 104, Long Branch, NJ 07740-6205
Lourdes Medical Center of Burlington Co., 218 Sunset Rd, Willingboro, NJ 08046-1110
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                                      +Lyons, Doughty Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239 MCOC OP/Jersey Shore Meridian Health Sys, 1100 Route 72 W Ste 201,
518074836
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                                        Manahawkin, NJ 08050-2446
MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
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                                        Marigold Financial, LLC, PO Box 2009, Riverside, CA 92516-2009
Meridian Health, PO Box 650292, Dallas, TX 75265-0292
Meridian Medical Group-FAC PRAC, PO Box 416768, Boston, MA 02241-6768
Myriad Emergency Phys, LLC, PO Box 80137, Philadelphia, PA 19101-1137
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                                        Nader Nakhleh DO, 61 Davis Ave, Neptune, NJ 07753-4401
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                                        Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
                                     Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
Ocean Med Ctr, 53 Nautilus Dr, Manahawkin, NJ 08050-2465
Paramount Recovery Sys, PO Box 23369, Waco, TX 76702-3369
Paramount Recovery Systems, LP, 7524 Bosque Blvd Ste L, Waco, TX 76712-3772
Pierre Louis, 323 Belleville Ave, Bloomfield, NJ 07003-3648
Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
Professional Bureau of Collections of Ma, PO Box 4157, Greenwood Village, CO 80155-4157
+Progressive Insurance, 2 E 79th St, Harvey Cedars, NJ 08008-5915
Quality Medical Transport, PO Box 320, Bayville, NJ 08721-0429
Raritan Bay Fcu, 491 Raritan St, Sayreville, NJ 08872-1442
Richard J. Daniels, MD, PO Box 5220, Toms River, NJ 08754-5220
Riverbank Inpt Med Assoc, LLC, PO Box 80198, Philadelphia, PA 19101-1198
Roseanne Vantuono, MD PA, c/o Miller Devro & Associates, PO Box 297,
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                                      Roseanne Vantuono, MD PA, c/o Miller Devro & Associates, PO Box 297,
Manasquan, NJ 08736-0297

SSS Physical Med & Rehab Service, 4 Princess Rd Ste 207, Lawrenceville, NJ 08648-2322
+Sequium Asset Solution, 1130 Northchase Parkway St, Marietta, GA 30067-6413
Sportscare of America, PC, PO Box 788, Winter Park, FL 32790-0788
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District/off:	0312-3	User: admin Form ID: 309I	Page 2 of 3 Total Noticed: 114	Date Rcvd: Mar 12, 2019					
518074868			Division, Special Civil Part (	Ocean C, 118 Washington St,					
518074869 518074872	Swara Afin The Childre	ens Hospital of Philadelph	ong Branch, NJ 07740-6303 nia, 3401 Civic Center Blvd,						
518074873 518074874 518074875 518074876 518074877 518074878	Philadelphia, PA 19104-4319 Toms River Medical Group, 334 Commons Way Bldg C, Toms River, NJ 08755-6428 +Toms River Township Tax Collector, PO Box 607, Toms River, NJ 08754-0607 Township Of Toms River, PO Box 607 Tax Collector, Toms River, NJ 08754-0607 +Township Of Toms River Tax Collector, 33 Washington Street, Toms River, NJ 08753-7642 Trans Continental Credit & Collection Co, PO Box 5055, White Plains, NY 10602-5055 Tun S Chu MD, 599 Route 37 W Ste 2, Toms River, NJ 08755-8011								
518074880 518074881 518074882 518074879	Tun S Chu MD, 599 Route 37 W Ste 2, Toms River, NJ 08755-8011 US Bank Cust PC 4 & Creditors, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516 US Bank Cust PC6, LLC, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516 US HomeMed, LLC, 5 Lebanon Dr, Brielle, NJ 08730-1548 United Telemanagement Corp., PO Box 145465 Billing Department, Cincinnati, OH 45250-5465								
518074885 518074886	+Verizon Vi	sion 5, PO Box 660108,							
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bkclient@straffilaw.com Mar 12 2019 23:32:51 Daniel E. Straffi,									
tr	E-mail/Tex	t: bnc@russotrustee.com Ma	ons Way, Toms River, NJ 0875 ar 12 2019 23:34:38 Albert	Russo,					
smg		t: usanj.njbankr@usdoj.gov	4853, Trenton, NJ 08650-4853 Mar 12 2019 23:33:47 U.S. Newark, NJ 07102-2534						
smg	+E-mail/Text	t: ustpregion03.ne.ecf@uso the United States Trustee	doj.gov Mar 12 2019 23:33:45 e, 1085 Raymond Blvd., One						
518074780	EDI: ARSN.	J 07102-5235 COM Mar 13 2019 03:03:00 o, CA 92046-3023	ARS National Services, Inc.	, PO Box 463023,					
518074782	E-mail/Tex		r 12 2019 23:34:06 Atlantic -6077	Shore Surgical Associates,					
518074783	El Paso, S	TX 79998-2238		: Bankruptcy, PO Box 982238,					
518074790 518074795	Richmond,	ALONE.COM Mar 13 2019 03:( VA 23238-1119 LER.COM Mar 13 2019 03:03:	-	N, 15000 Capital One Dr,					
518074789	Jacksonvi:	lle, FL 32255 ALONE.COM Mar 13 2019 03:0	- ·	Bankruptcy, PO Box 30285,					
518074793	+E-mail/Tex		llection.com Mar 12 2019 23:33						
518074801	+EDI: CONVE		au, PO Box 336, Raritan, No 03:00 Convergent Outsourcin						
518074805	EDI: CCS.C	OM Mar 13 2019 03:03:00 MA 02062-2679	Credit Collection Services,	725 Canton St,					
518074809	El Segundo	TV.COM Mar 13 2019 03:03:0 o, CA 90245	· · · · · · · · · · · · · · · · · · ·						
518074811	Jacksonvi:	OM Mar 13 2019 03:03:00 lle, FL 32255-1268	Diversified Consultant, PC						
518074820 518074827	725 Canto	OM Mar 13 2019 03:03:00 n St, Norwood, MA 02062 COM Mar 13 2019 03:03:00	2-2679	c/o Credit Collection Services, Saint Paul, MN 55164-0437					
518074830		t: abachman@rmbcollect.com	m Mar 12 2019 23:34:16 JFK	Medical Center,					
518074835	EDI: RESURO PO Box 10	GENT.COM Mar 13 2019 03:03 587, Greenville, SC 296	3:00 LVNV Funding, LLC, 6	e/o Resurgent Capital Services,					
518074838	26000 Can	t: bknotices@mbandw.com Ma non Road, Cleveland, OH	44146-1807	ny, Burgess & Wolfe,					
518074842	Oceanport	t: ebn@rwjbh.org Mar 12 20 , NJ 07757-0903		eal Center, PO Box 903,					
518074856 518074859	Receivable	es Performance Management	ablesperformance.com Mar 12 201 , LLC, 20816 44th Ave W, Ly 2 2019 23:34:30 Robert Wood	nnwood, WA 98036-7744					
518074861	PO Box 15	448, Newark, NJ 07192-5 COM Mar 13 2019 03:03:00							
518074862	Fort Wort	h, TX 76161-0244 t: bankruptcy@savit.com Ma		Collection Agency,					
518074864	E-mail/Tex		gency.com Mar 12 2019 23:34:22	Simon's Agency, Inc.,					
518074865	+EDI: SWCR.	ersweet Dr, Liverpool, N COM Mar 13 2019 03:03:00		ternational Pkwy, Suite 1100,					
518074870	EDI: TDBAN	n, TX 75007-1958 KNORTH.COM Mar 13 2019 03: ME 04243-1377	:03:00 TD Bank, NA, PO Bo	ox 1377,					
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518074884	EDI: VERIZO	ONCOMB.COM Mar 13 2019 03 ring, MO 63304-2225		nology Dr,					
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District/off: 0312-3 User: admin Page 3 of 3 Date Rcvd: Mar 12, 2019 Form ID: 3091 Total Noticed: 114

\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

NONE. TOTAL: 0